

EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

Company Name: Oscar
NAIC Code: 15291
SERFF Tracking #: 00000000000000000000
Market Segment: Individual

NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024

- 1 Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group Wigs.
2 Market segment refers to Individual (which includes Catastrophic) or Small Group.
3 The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the individual combination of metal level, rating region, and product name.
4 The "Product Sheet Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.
5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.
6 If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer
7 Uses Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).
8 The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).
9 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
10 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
11 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.
12 Percentage Rate Changes should be calculated using membership as of 3/31/2023.
13 This exhibit must be submitted as an Excel file and as a PDF file.
14 The Total Annualized Premiums in Cell Q-24 of this Exhibit should equal the total in Cell Q-41 of Exhibit 13c.
15 The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c and Cells Q-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

		Totals		\$112,987,692		12,868		10,250																					
Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Section	Product Name	Product Sheet Name	Annualized Premiums		Total # of Members as of 3/31/2023	Total # of Subscribers as of 3/31/2023	DISTRIBUTION OF MEMBERS - Number of Members with Requested Percentage Rate Change at Renewal														Requested Percentage Rate Change					
						as of 3/31/2023	as of 3/31/2023			Decrease	No Change	6.1% - 8.0%	8.1% - 9.0%	9.1% - 10.0%	10.1% - 11.0%	11.1% - 12.0%	12.1% - 13.0%	13.1% - 14.0%	14.1% - 15.0%	15.1% - 16.0%	16.1% - 17.0%	17.1% - 18.0%	18.1% - 19.0%	19.1% - 20.0%	20.1% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
Individual	01/01/24	Platinum	4 - NYC Area	Oscar Individual EPO	Platinum	\$15,302,251	668	668	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15.98%	15.98%	15.98%	
Individual	01/01/24	Gold	4 - NYC Area	Oscar Individual EPO	Gold Classic	\$8,216,493	632	479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.88%	16.88%	16.88%	
Individual	01/01/24	Platinum	4 - NYC Area	Oscar Individual EPO	Silver Classic	\$15,837,412	1,442	1,212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.93%	16.93%	16.93%	
Individual	01/01/24	Gold	4 - NYC Area	Oscar Individual EPO	Bronze Classic	\$30,680,014	3,816	3,146	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.97%	16.98%	16.98%	
Individual	01/01/24	Silver	4 - NYC Area	Oscar Individual EPO	Silver Single PCP Saver	\$15,230,607	1,476	1,160	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.99%	16.99%	16.99%	
Individual	01/01/24	Catastrophic	4 - NYC Area	Oscar Individual EPO	Resound	\$3,401,102	1,363	1,377	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.393%	0	37.46%	37.46%	37.46%	
Individual	01/01/24	Gold	4 - NYC Area	Oscar Individual EPO	Gold Simple	\$2,638,338	212	163	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.393%	0	16.97%	16.97%	16.97%
Individual	01/01/24	Platinum	8 - Long Island Area	Oscar Individual EPO	Platinum	\$5,415,160	289	289	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.93%	16.93%	16.93%	
Individual	01/01/24	Gold	8 - Long Island Area	Oscar Individual EPO	Gold Classic	\$4,898,395	429	289	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.93%	16.93%	16.93%	
Individual	01/01/24	Silver	8 - Long Island Area	Oscar Individual EPO	Silver Classic	\$5,451,455	668	395	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17.25%	17.25%	17.25%	
Individual	01/01/24	Bronze	8 - Long Island Area	Oscar Individual EPO	Bronze Classic	\$5,690,874	845	690	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15.84%	15.84%	15.84%	
Individual	01/01/24	Silver	8 - Long Island Area	Oscar Individual EPO	Silver Single PCP Saver	\$4,560,874	631	315	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17.45%	17.45%	17.45%	
Individual	01/01/24	Catastrophic	8 - Long Island Area	Oscar Individual EPO	Resound	\$489,723	225	225	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.26%	0	36.48%	36.48%	36.48%	
Individual	01/01/24	Gold	1 - Long Island Area	Oscar Individual EPO	Gold Simple	\$7,135	6	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.82%	16.82%	16.82%	
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													
Individual																													